



Appl. No. 09/811,684
Amdt. Dated May 16, 2005
Reply to Office Action of November 18, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : DEMBO, Ron et al.
Appl. No. : 09/811,684
Filed : March 20, 2001
Title : Risk Management System, Distributed
Framework and method

Grp./A.U. : 3628
Examiner : DASS, Harish T.

Docket No. : 11483-98

Honorable Commissioner of Patents
PO Box 1450
Alexandria, Virginia 22313-1450

May 16, 2005

AMENDMENT

Sir:

This amendment is filed in response to the office action dated November 18, 2004. A request for an extension of time under 37 CFR 1.136(a) has also been included in this response.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this amendment.

Remarks/Arguments begin on page 10 of this amendment.